



Key Trends for Active Employees and Early Retirees

Based on Paid Claims
Through May 23

July 2023



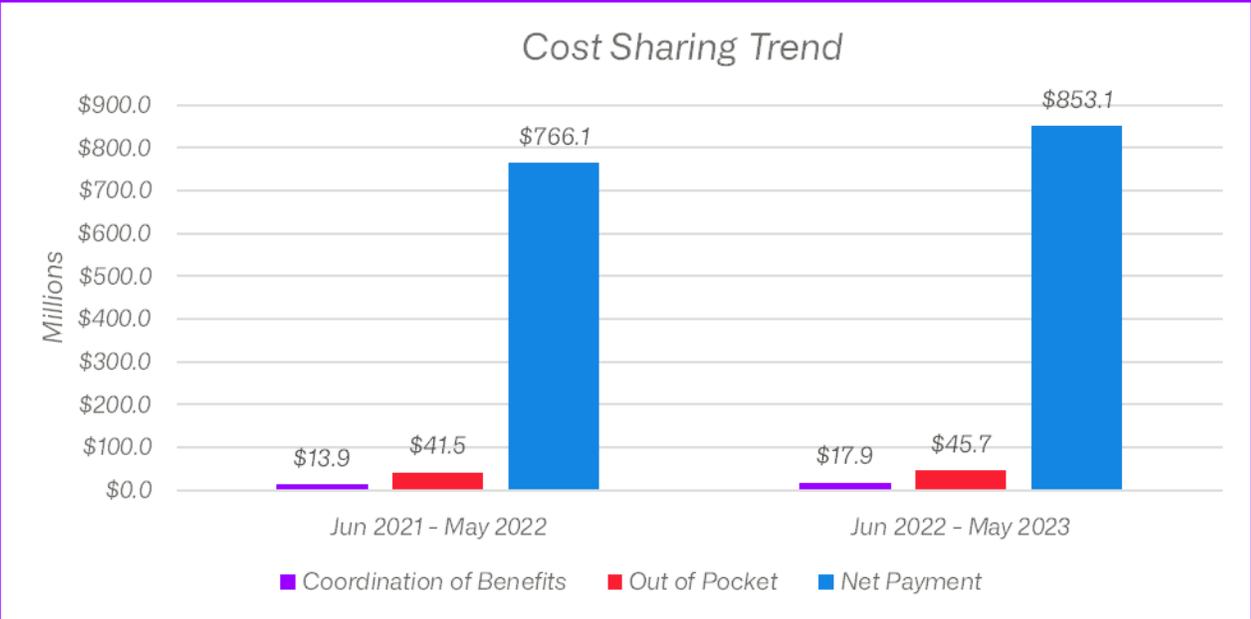
Executive Summary

- Overall Allowed PMPY trend rose 11.2% from \$7,689 to \$8,533
- Inpatient medical PMPY increased by 9.0% PMPY, driven by an increase of 10.1% facility charges
 - Surgical admissions increased by 19.6%, with an increase in net PMPY payments of 16.6%; this accounted for 41% of inpatient allowed amount
 - Allowed amounts PMPY for maternity admissions increased 2.7% alongside an increase to maternity admits of 2.3%; this accounted for 40% of inpatient admissions, which led to an increase in maternity spend of 1.8%
 - Average length of stay for admissions decreased overall by 4.0%, but continued to increase for surgical (4.0%) and maternity (1.6%)
- Outpatient medical PMPY increased by 12.4% from \$4,509 to \$5,069
 - Utilization saw the largest increases for substance abuse (11.1%), mental health (9.5%) and emergency rooms (8.9%)
 - Allowed amount PMPY increased for labs (23.8%), emergency rooms (15.1%), and office visits (12.1%)
- Pharmacy payments were driving 25.9% of the cost overall, and increased by 10.3% PMPY from the previous rolling year
 - Specialty drugs incurring the largest costs on the pharmacy plan were medications used to treat rheumatoid and psoriatic arthritis and other skin conditions; they were Humira, Stelara, and Dupixent
 - On the medical pharmacy side, the three most costly medications were to treat cancer (Keytruda), multiple sclerosis (Ocrevus), and treatment of multiple myeloma cancer patients (Darzalex)

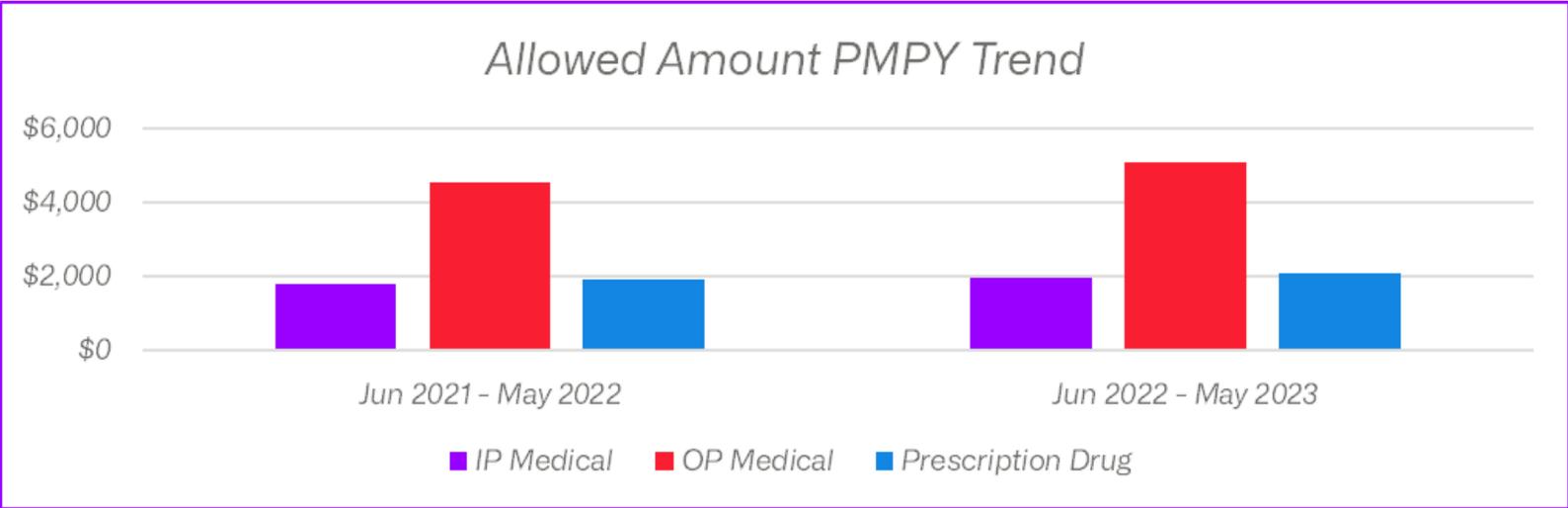
Overall Trend

Annual Trend

	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change
Allowed Amount	\$821,532,115	\$916,653,088	11.6%
Coordination of Benefits	\$13,949,649	\$17,913,134	28.4%
Out of Pocket	\$41,450,407	\$45,685,180	10.2%
Net Payment	\$766,132,059	\$853,054,773	11.3%
Members Avg Med or Rx	\$99,640	\$99,967	0.3%
Allow Amt PMPY	\$8,245	\$9,170	11.2%
Allow Amt PEPY	\$18,208	\$20,183	10.8%
Net Pay PMPY	\$7,689	\$8,533	11.0%
Net Pay PEPY	\$16,981	\$18,782	10.6%



Overall PMPY Trend



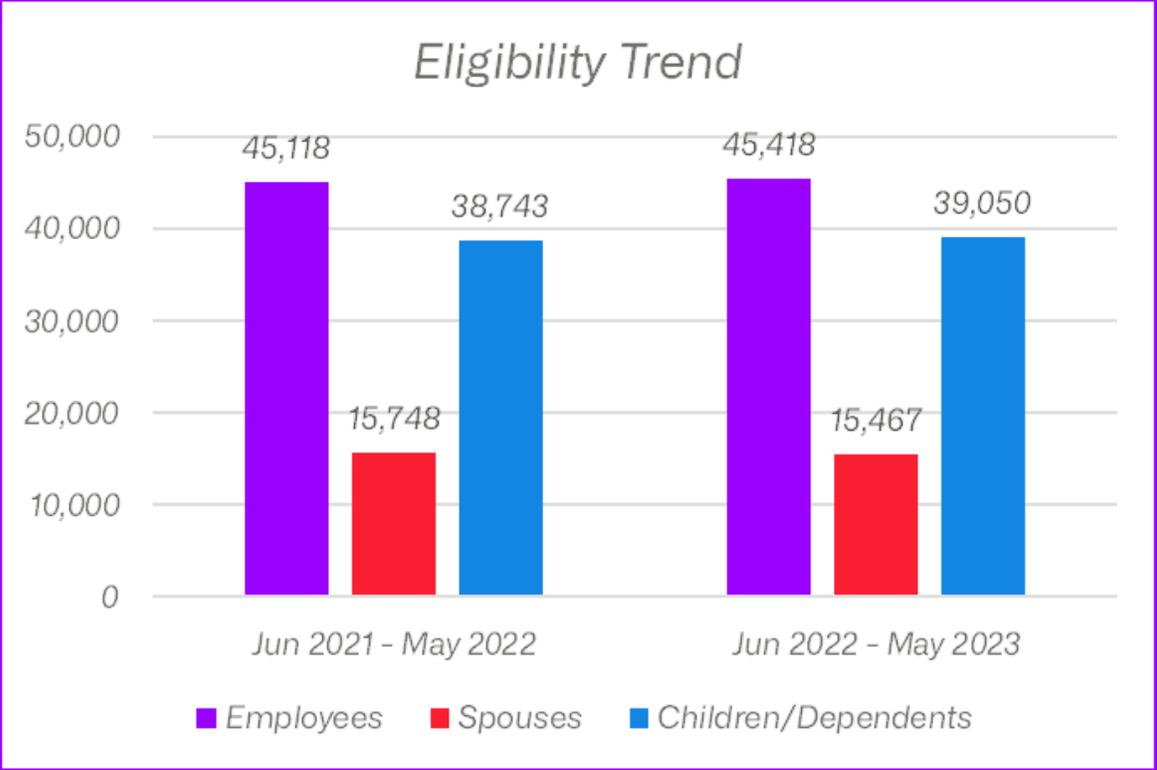
Allowed Amount PMPY Trend

	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change
IP Medical	\$1,790	\$1,950	9.0%
OP Medical	\$4,509	\$5,069	12.4%
Prescription Drug	\$1,893	\$2,087	10.3%

Overall Eligibility Trend

Annual Eligibility Trend

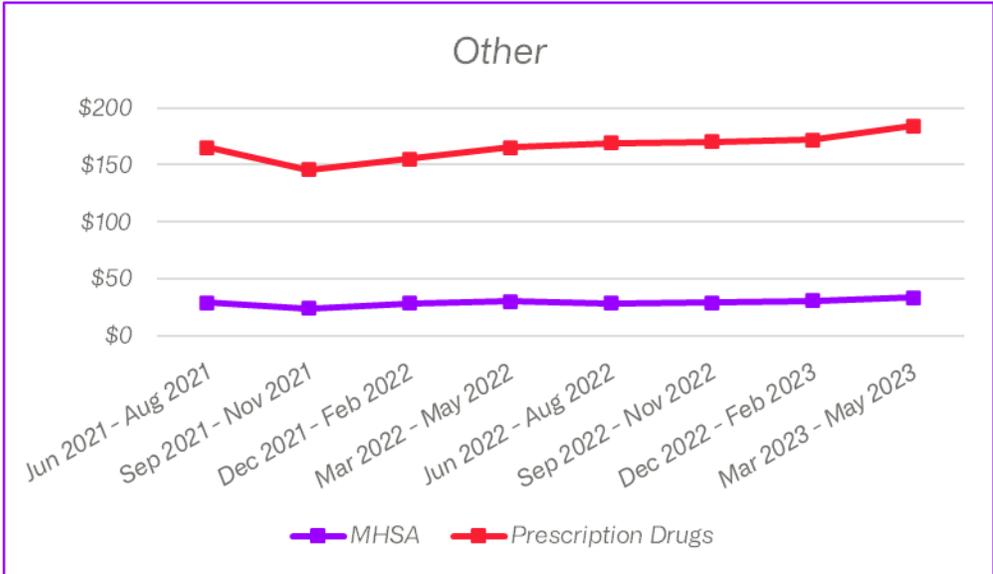
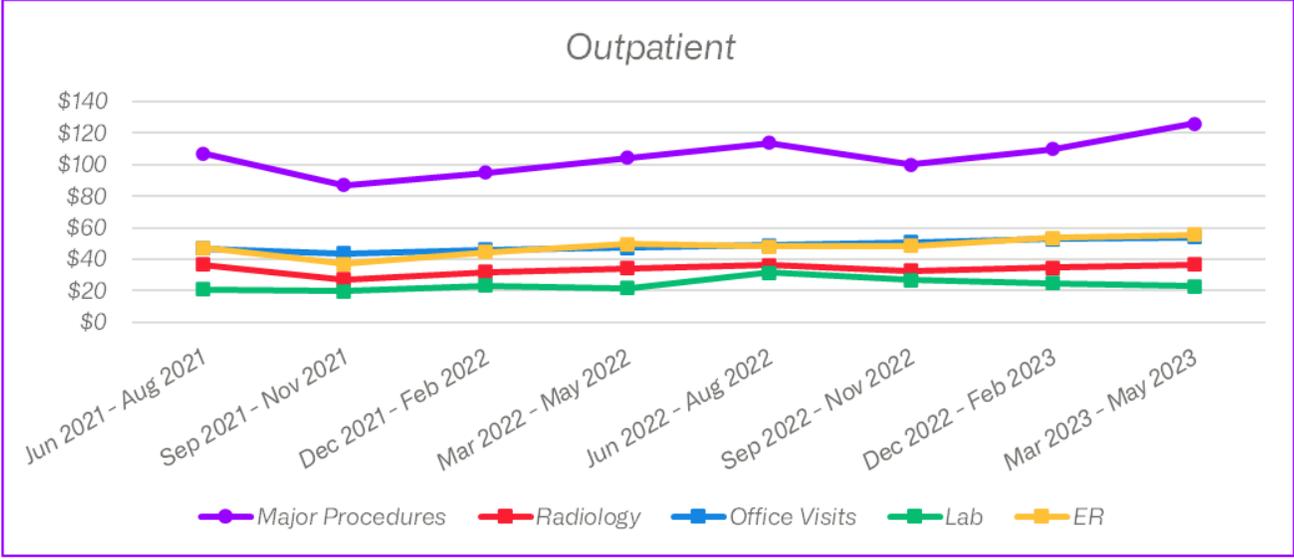
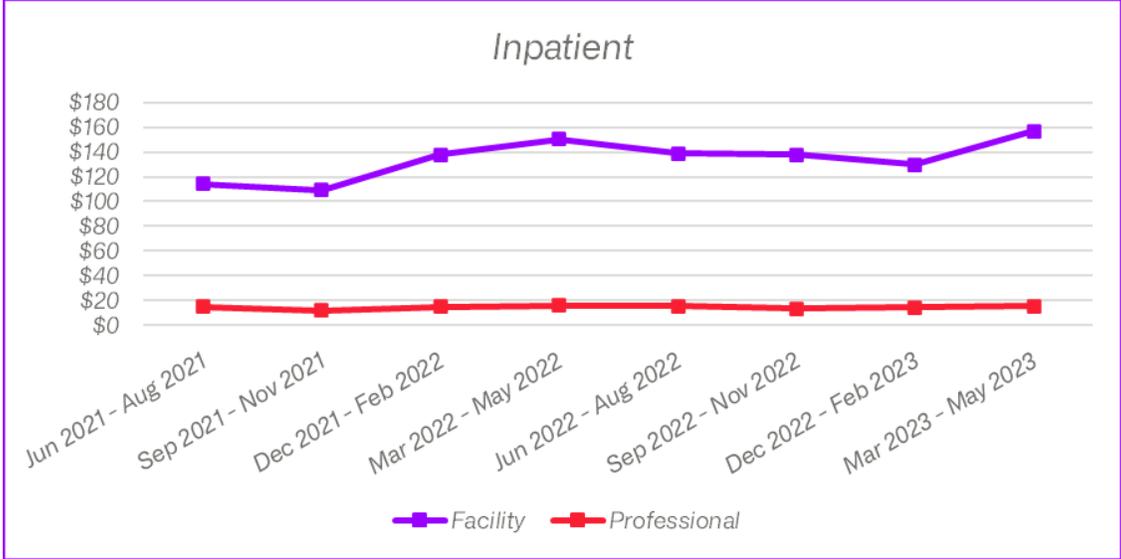
	Jun 2021 – May 2022	Jun 2022 – May 2023	% Change
Members Avg	99,610	99,935	0.3%
Employees	45,118	45,418	0.7%
Spouses	15,748	15,467	-1.8%
Children/Dependents	38,743	39,050	0.8%
Family Size Avg	2.2	2.2	-0.3%
Member Age Avg	34.4	34.4	-0.1%
Employees	47.0	47.0	0.0%
Spouses	49.8	49.9	0.1%
Children/Dependents	13.4	13.5	0.4%



Overall Trend by Type of Service

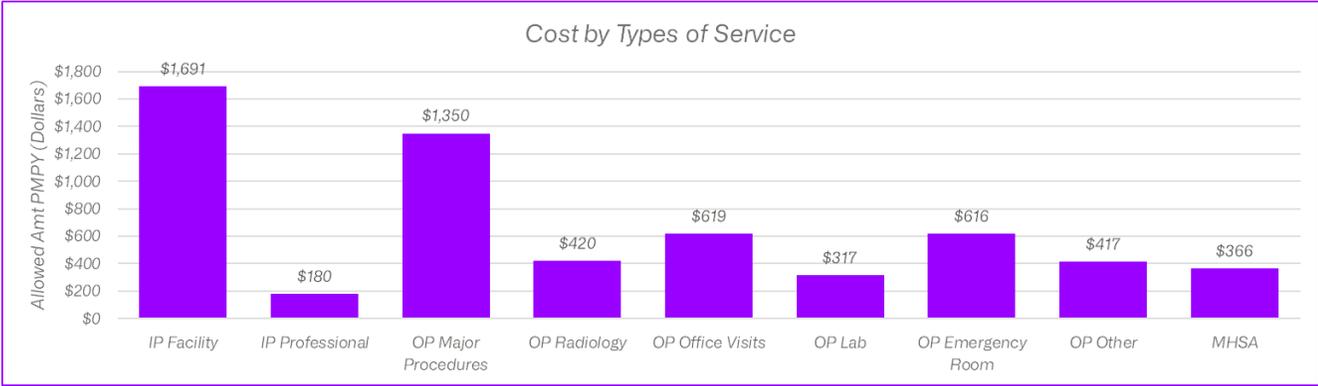
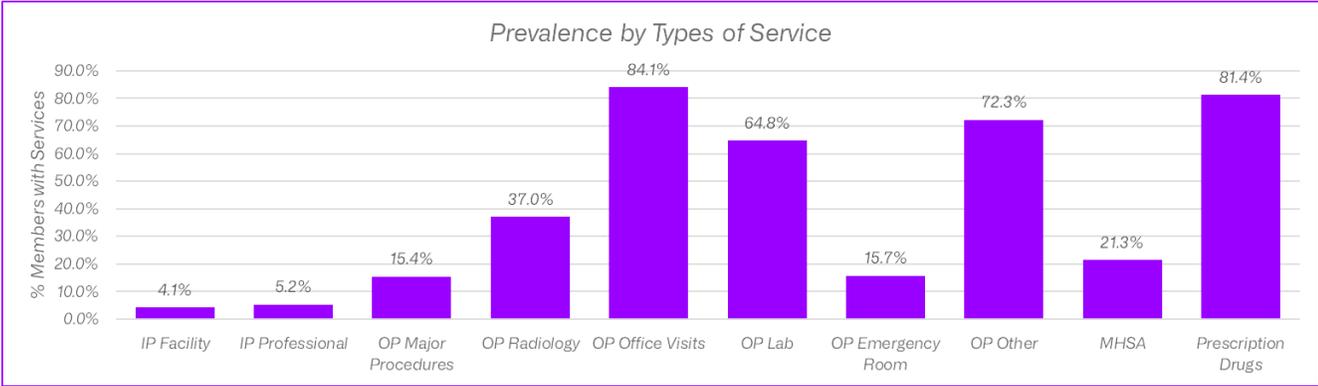
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Jun 2021 – May 2022	Jun 2022 – May 2023	% Change	Jun 2021 – May 2022	Jun 2022 – May 2023	% Change
IP Facility	\$1,535	\$1,691	10.1%	\$1,463	\$1,611	10.1%
IP Professional	\$178	\$180	1.2%	\$172	\$172	-0.1%
OP Major Procedures	\$1,181	\$1,350	14.3%	\$1,122	\$1,282	14.2%
OP Radiology	\$389	\$420	7.8%	\$366	\$394	7.8%
OP Office Visits	\$552	\$619	12.1%	\$474	\$530	11.7%
OP Lab	\$256	\$317	23.8%	\$229	\$284	24.0%
OP Emergency Room	\$535	\$616	15.1%	\$482	\$559	16.0%
OP Other	\$365	\$417	14.1%	\$348	\$398	14.2%
MHSA	\$337	\$366	8.8%	\$314	\$338	7.7%
Prescription Drugs	\$1,893	\$2,087	10.3%	\$1,784	\$1,970	10.4%

Allowed Amount PMPM Quarterly Trend



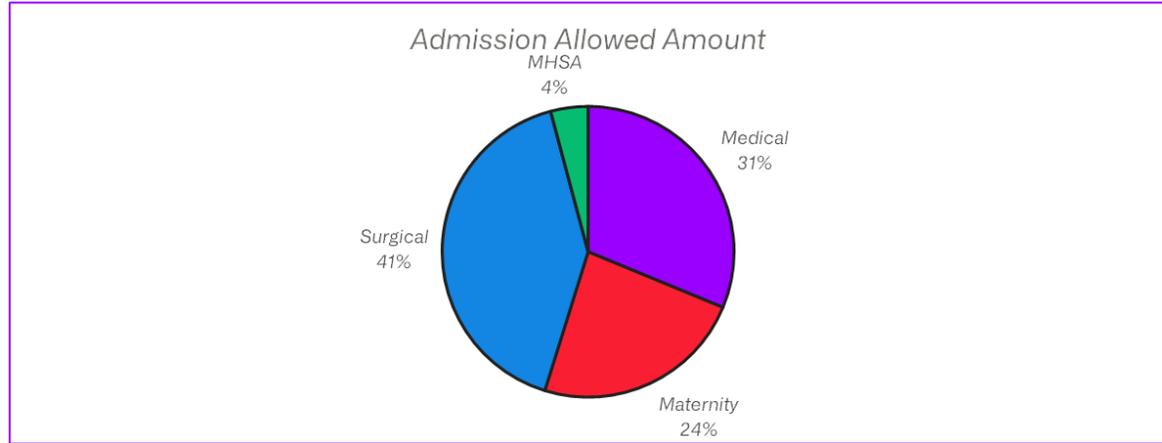
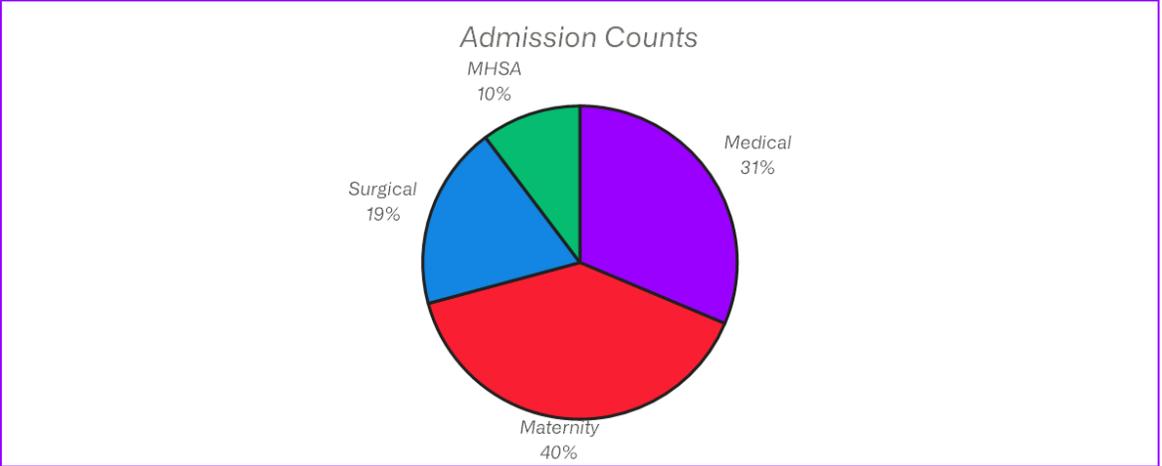
Cost and Use by Type of Service

	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	4.1%	21.0%
IP Professional	5.2%	2.2%
OP Major Procedures	15.4%	16.7%
OP Radiology	37.0%	5.2%
OP Office Visits	84.1%	7.7%
OP Lab	64.8%	3.9%
OP Emergency Room	15.7%	7.6%
OP Other	72.3%	5.2%
MHSA	21.3%	4.5%
Prescription Drugs	81.4%	25.9%



Acute Inpatient Admission Detail

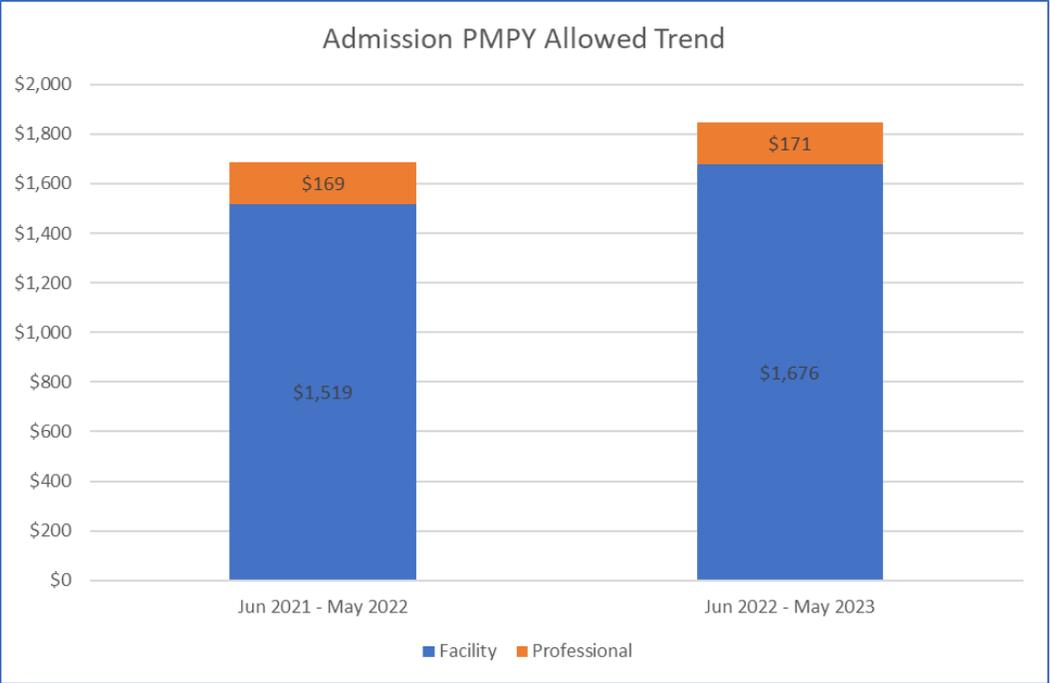
	Jun 2021 – May 2022	Jun 2022 – May 2023	% Change	
Admits/1000	Medical	16.5	17.6	7.0%
	Maternity	21.7	22.2	2.3%
	Surgical	8.9	10.6	19.6%
	MHSA	5.8	5.8	-0.8%
	Total	52.9	56.2	6.3%
Allowed Amount PMPY	Medical	\$602	\$589	-2.1%
	Maternity	\$432	\$444	2.7%
	Surgical	\$671	\$774	15.4%
	MHSA	\$75	\$78	3.7%
	Total	\$1,780	\$1,885	5.9%
Net Pay PMPY	Medical	\$579	\$571	-1.3%
	Maternity	\$414	\$421	1.8%
	Surgical	\$637	\$743	16.6%
	MHSA	\$71	\$74	4.4%
	Total	\$1,701	\$1,810	6.4%



*This report excludes LTC & non-acute admissions.

Admission PMPY Allowed Amount Trend*

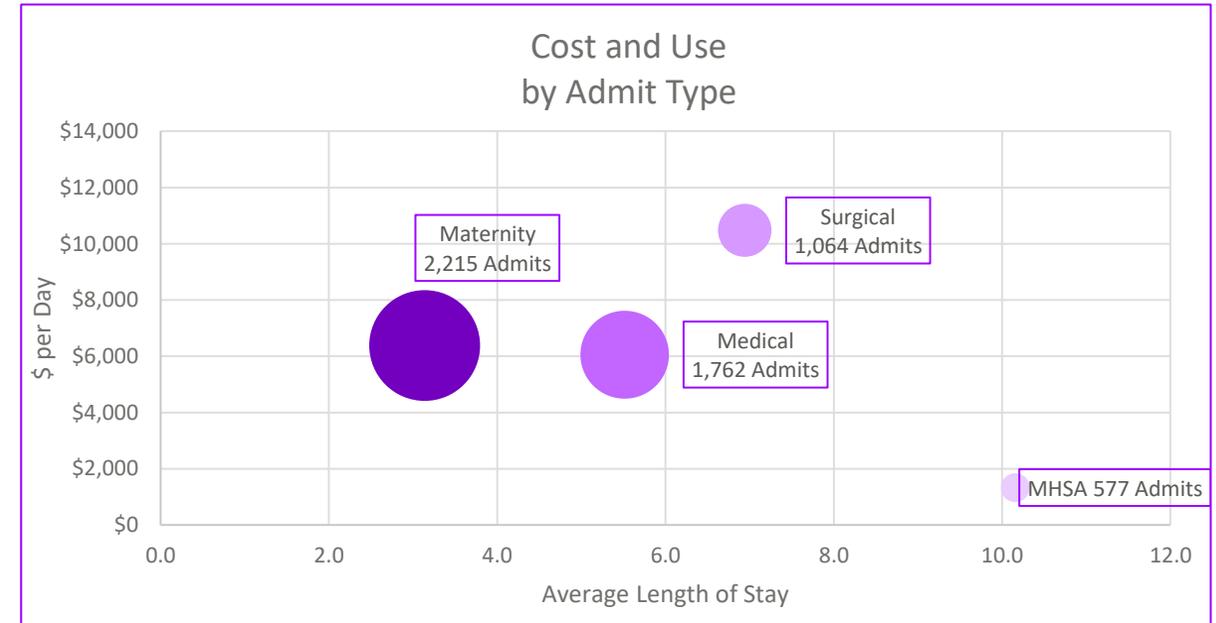
	Jun 2021 – May 2022	Jun 2022 – May 2023	% Change
Allowed Amt PMPY			
Facility	\$1,519	\$1,676	10.4%
Professional	\$169	\$171	1.4%
Total	\$1,687	\$1,848	9.5%
Net Pay PMPY			
Facility	\$1,449	\$1,599	10.3%
Professional	\$163	\$163	-0.1%
Total	\$1,613	\$1,762	9.2%



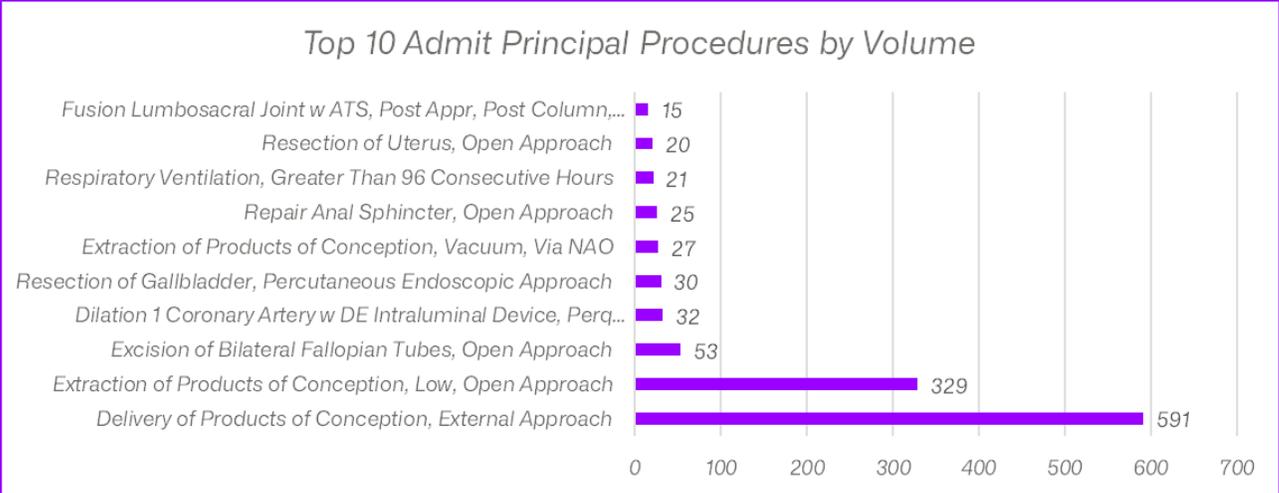
*This report excludes LTC & non-acute admissions.

Acute Admission Detail*

	Jun 2021 – May 2022	Jun 2022 – May 2023	% Change
Length of Stay			
Medical	6.5	5.5	-14.7%
Surgical	6.7	6.9	4.0%
Maternity	3.1	3.1	1.6%
MHSA	10.4	10.2	-2.0%
Total	5.5	5.3	-4.0%
Allowed Amt/Admit			
Medical	\$36,518	\$33,414	-8.5%
Surgical	\$75,354	\$72,741	-3.5%
Maternity	\$19,951	\$20,029	0.4%
MHSA	\$12,905	\$13,502	4.6%
Total	\$33,668	\$33,540	-0.4%
Allowed Amt/Day			
Medical	\$5,646	\$6,058	7.3%
Surgical	\$11,292	\$10,477	-7.2%
Maternity	\$6,457	\$6,382	-1.2%
MHSA	\$1,245	\$1,329	6.8%
Total	\$6,069	\$6,298	3.8%



Acute Inpatient Admission Detail: Current Year Surgical Admits*

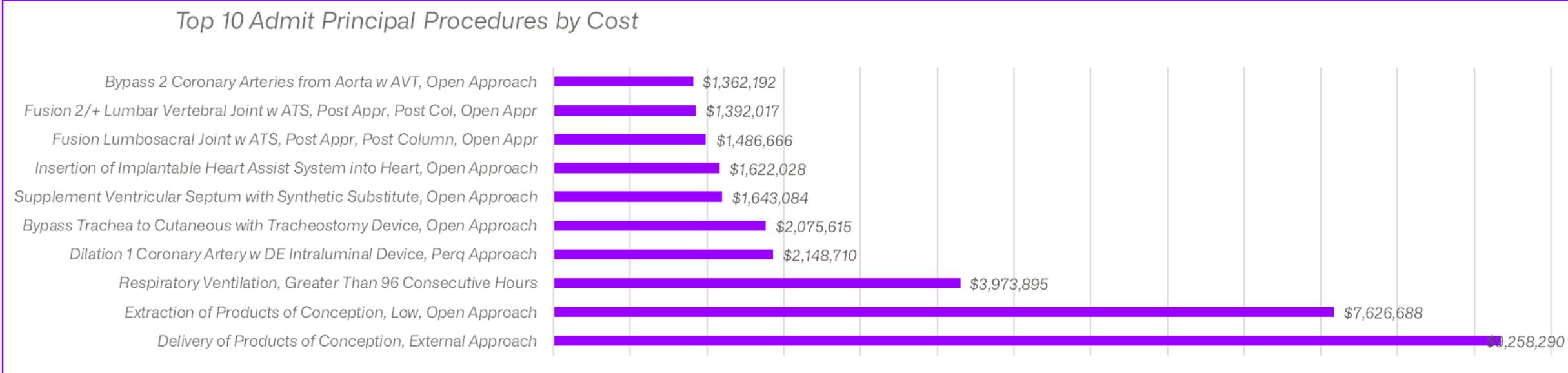


Volume

Top 10 Principal Procedures: 1,143
 Total Principal Procedures: 5,622
 Top 10 as a % of Total: 20.3%

Cost

Top 10 Principal Procedures (Admission Costs): \$32.5 m
 Total Principal Procedures (Admission Costs): \$188.4 m
 Top 10 as a % of Total Admission Costs: 17.3%



*This report excludes LTC & non-acute admissions.

Outpatient Medical Detail

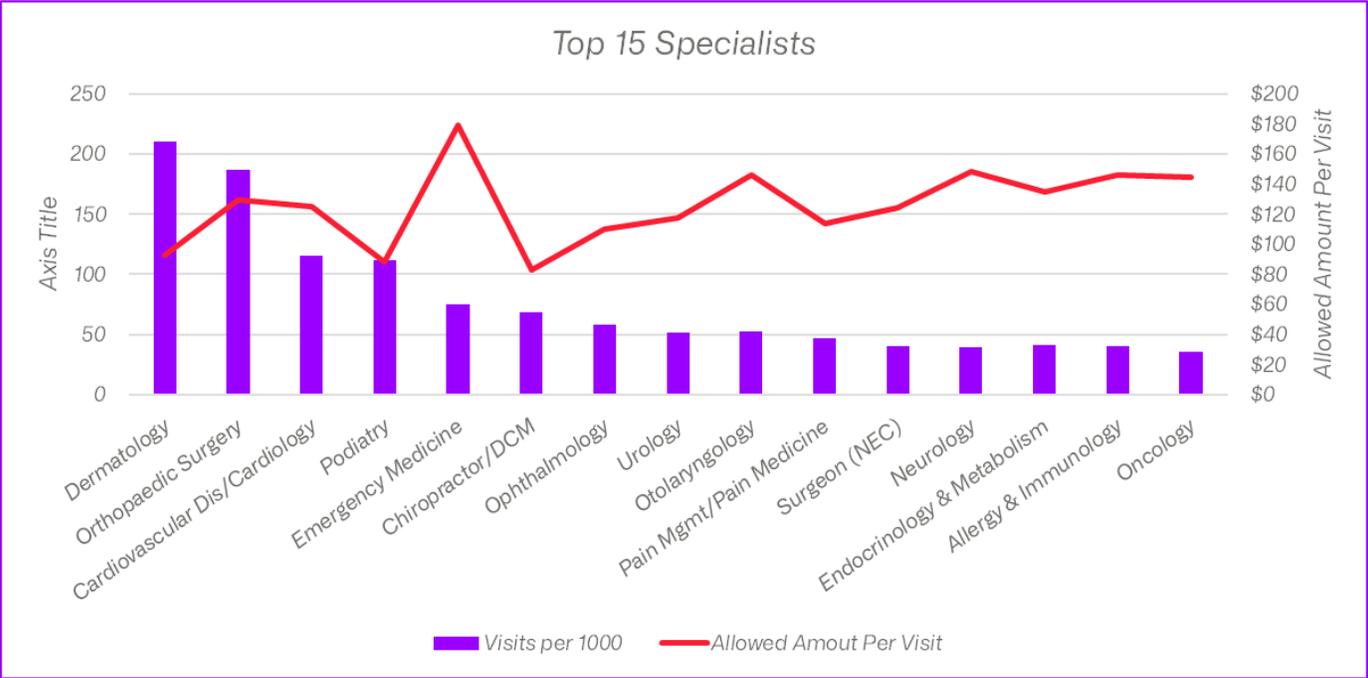
	Allowed Amt PMPY Med			Patients		
	Jun 2021 – May 2022	Jun 2022 – May 2023	% Change	Jun 2021 – May 2022	Jun 2022 – May 2023	% Change
Major Procedures	\$1,181	\$1,350	14.3%	16,523	17,097	3.5%
Specialty Drugs (Medical)	\$536	\$589	9.9%	3,405	3,449	1.3%
Professional Office Visits	\$552	\$619	12.1%	92,168	93,446	1.4%
Emergency Rooms	\$535	\$616	15.1%	16,345	17,431	6.6%
Radiology	\$389	\$420	7.8%	38,731	41,149	6.2%
Other Outpatient Services	\$365	\$417	14.1%	79,831	80,314	0.6%
Laboratory	\$256	\$317	23.8%	71,903	71,945	0.1%
Mental Health	\$237	\$260	9.7%	22,148	23,064	4.1%
Substance Abuse	\$22	\$24	8.2%	867	968	11.6%
PT, OT, Speech Therapy	\$125	\$140	12.3%	14,731	15,447	4.9%
Injections and Medications	\$91	\$84	-7.5%	11,950	12,488	4.5%
Supplies and Devices	\$87	\$91	4.5%	13,353	14,005	4.9%
Dialysis	\$58	\$68	16.6%	87	95	9.2%
Durable Medical Equipment	\$31	\$36	17.9%	4,181	4,583	9.6%

Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Jun 2021 – May 2022	Jun 2022 – May 2023	% Change	Jun 2021 – May 2022	Jun 2022 – May 2023	% Change
Major Procedures	1,846.6	1,950.9	5.6%	\$640	\$692	8.2%
Specialty Drugs (Medical)	277.6	286.8	3.3%	\$1,929	\$2,052	6.4%
Professional Office Visits	5,405.3	5,687.5	5.2%	\$102	\$109	6.6%
Emergency Rooms	1,942.4	2,114.5	8.9%	\$275	\$291	5.8%
Radiology	1,674.0	1,761.5	5.2%	\$233	\$238	2.4%
Other Outpatient Services	3,278.1	3,503.0	6.9%	\$111	\$119	6.8%
Laboratory	7,165.9	7,687.8	7.3%	\$36	\$41	15.4%
Mental Health	2,336.5	2,559.3	9.5%	\$101	\$102	0.2%
Substance Abuse	167.5	186.1	11.1%	\$133	\$129	-2.6%
PT, OT, Speech Therapy	4,136.3	4,239.4	2.5%	\$30	\$33	9.6%
Injections and Medications	769.7	805.6	4.7%	\$119	\$105	-11.7%
Supplies and Devices	1,064.0	1,130.4	6.2%	\$81	\$80	-1.6%
Dialysis	102.1	107.0	4.7%	\$571	\$635	11.3%
Durable Medical Equipment	186.8	198.2	6.1%	\$165	\$183	11.1%

Outpatient Medical Detail: Professional Office Visits

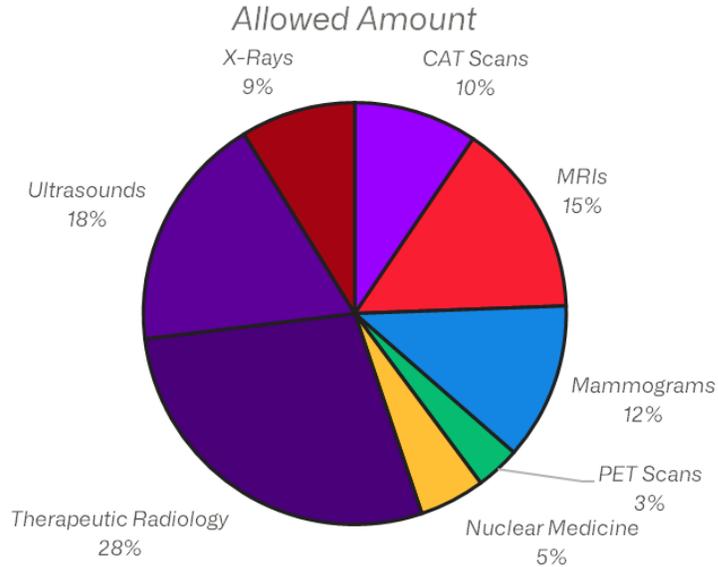
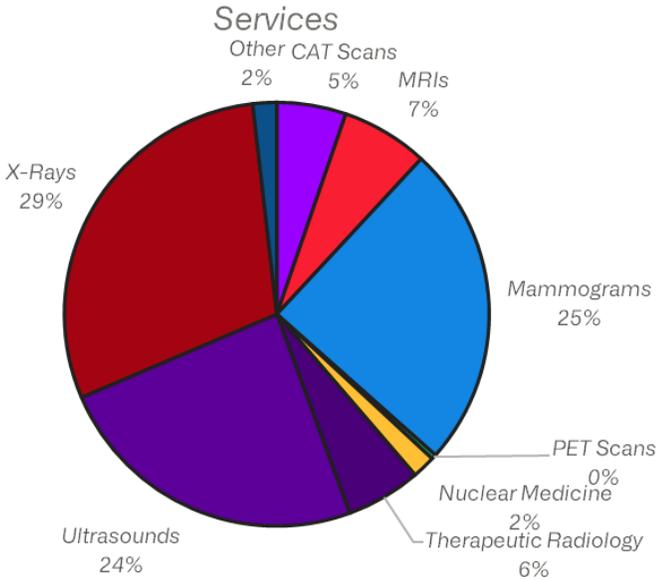
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Jun 2021 - May 2022	Jun 2022 - May 2023	Change	Jun 2021 - May 2022	Jun 2022 - May 2023	Change	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change
Specialist Visits	27.6%	26.6%	-1.1%	27.2%	26.1%	-1.0%	\$121	\$125	4.1%	1,467	1,511	3.0%
Non-Specialist Visits	72.4%	73.4%	1.1%	72.8%	73.9%	1.0%	\$123	\$128	4.1%	3,840	4,171	8.6%
Total	100.0%	100.0%		100.0%	100.0%		\$123	\$128	4.1%	5,307	5,681	7.0%



	Visits per 1000	Allowed Amount Per Visit
Dermatology	210	\$93
Orthopaedic Surgery	187	\$129
Cardiovascular Dis/Cardiology	115	\$125
Podiatry	112	\$88
Emergency Medicine	75	\$179
Chiropractor/DCM	69	\$83
Ophthalmology	58	\$110
Urology	52	\$118
Otolaryngology	53	\$146
Pain Mgmt/Pain Medicine	47	\$113
Surgeon (NEC)	40	\$124
Neurology	39	\$148
Endocrinology & Metabolism	41	\$135
Allergy & Immunology	40	\$146
Oncology	35	\$144
Top 15	1,168	\$120
All Other Specialists	347	\$143
Total All Specialists	1,511	\$125

Outpatient Medical Detail: Radiology

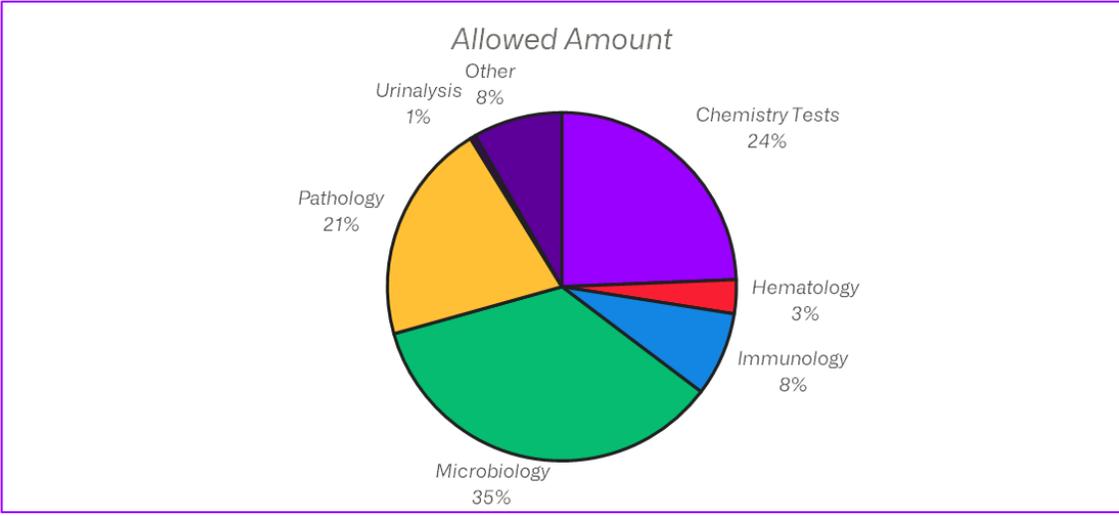
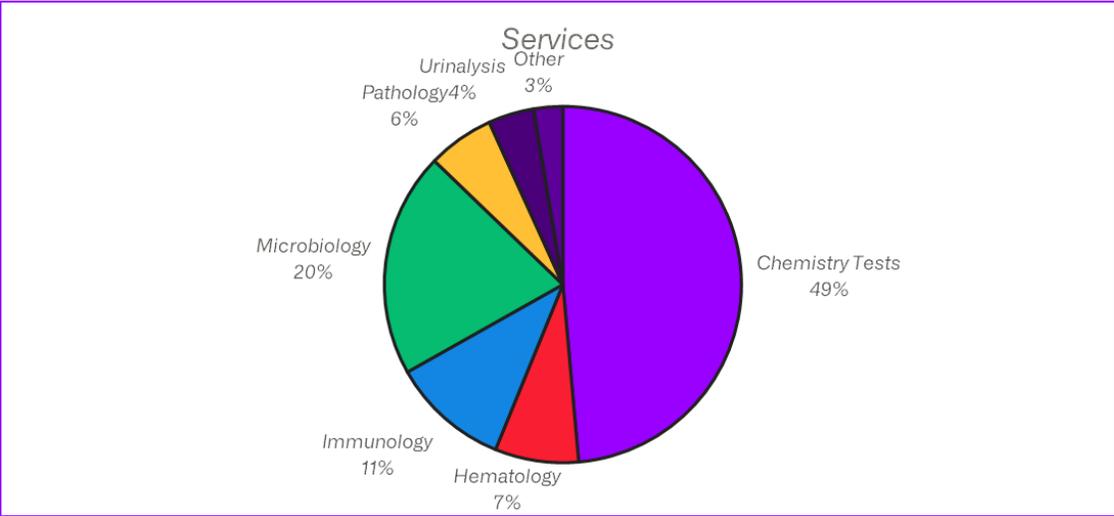
Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change
CAT Scans	81.5	92.8	13.8%	\$447	\$422	-5.7%	\$36	\$39	7.3%	\$33	\$36	8.4%
MRIs	106.8	116.7	9.3%	\$541	\$558	3.2%	\$58	\$65	12.8%	\$54	\$60	11.7%
Mammograms	396.7	434.8	9.6%	\$117	\$120	2.8%	\$46	\$52	12.6%	\$45	\$51	12.5%
PET Scans	4.4	6.4	45.4%	\$2,999	\$2,948	-1.7%	\$13	\$19	42.9%	\$13	\$18	43.1%
Nuclear Medicine	29.3	31.2	6.6%	\$661	\$743	12.4%	\$19	\$23	19.8%	\$19	\$22	20.1%
Therapeutic Radiology	106.8	100.5	-5.9%	\$1,020	\$1,066	4.6%	\$109	\$107	-1.6%	\$107	\$106	-0.6%
Ultrasounds	432.3	425.6	-1.5%	\$162	\$169	4.1%	\$70	\$72	2.5%	\$64	\$65	2.1%
X-Rays	485.9	521.4	7.3%	\$70	\$74	6.0%	\$34	\$39	13.8%	\$29	\$32	13.1%
Other	30.3	32.0	5.6%	\$108	\$110	1.9%	\$3	\$4	7.6%	\$3	\$3	5.0%
Total	1674.0	1761.5	5.2%	\$233	\$238	2.4%	\$389	\$420	7.8%	\$366	\$394	7.8%



Outpatient Medical Detail: Laboratory

Annual Trend

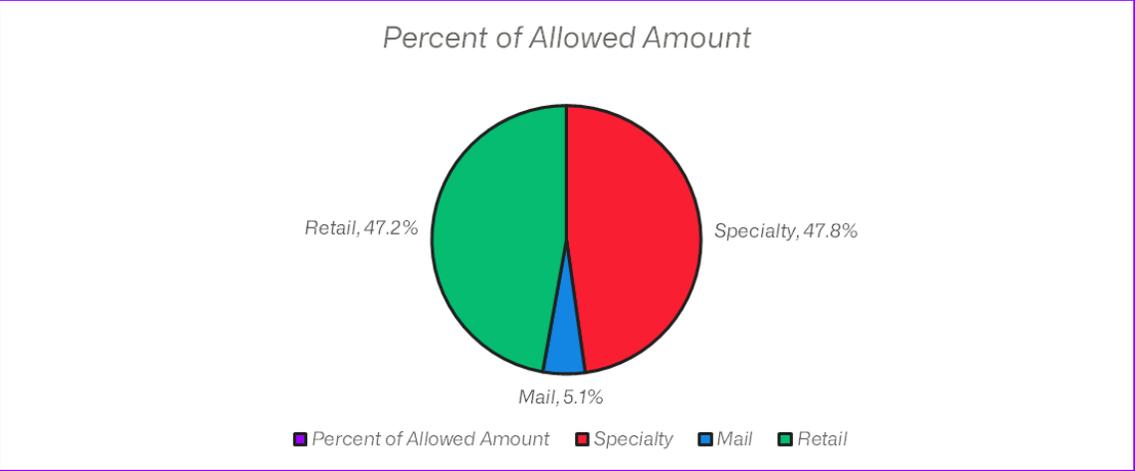
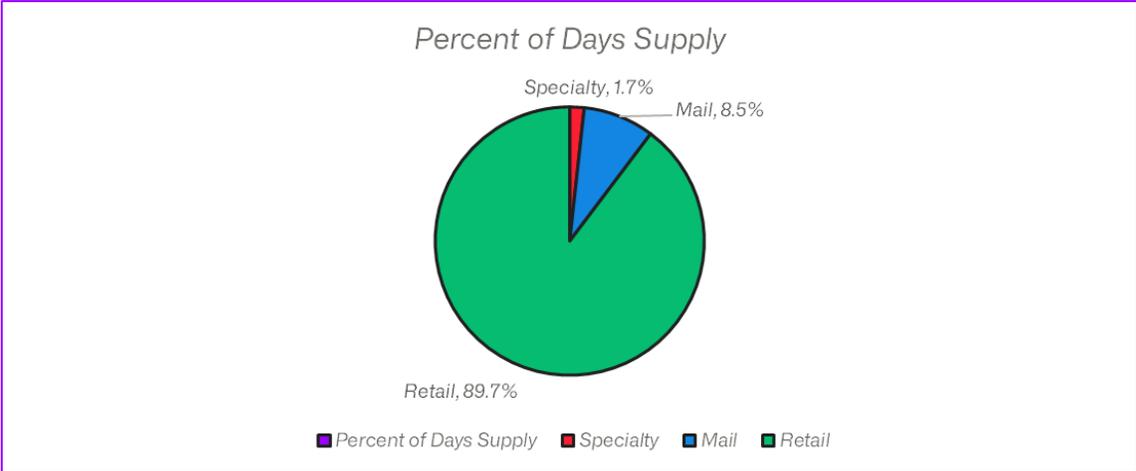
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change
Chemistry Tests	3467.1	3735.7	7.7%	\$20	\$21	1.8%	\$70	\$77	9.7%	\$57	\$61	7.4%
Hematology	532.8	581.9	9.2%	\$14	\$17	23.8%	\$7	\$10	35.1%	\$6	\$7	4.3%
Immunology	680.5	819.6	20.4%	\$26	\$30	15.6%	\$18	\$25	39.2%	\$16	\$24	43.5%
Microbiology	1505.4	1567.6	4.1%	\$54	\$71	32.1%	\$81	\$112	37.5%	\$77	\$107	38.7%
Pathology	444.9	462.5	4.0%	\$123	\$141	14.7%	\$55	\$65	19.2%	\$50	\$60	21.4%
Urinalysis	309.1	318.3	3.0%	\$5	\$5	2.1%	\$2	\$2	5.2%	\$1	\$1	5.9%
Other	226.0	202.2	-10.5%	\$101	\$129	28.1%	\$23	\$26	14.6%	\$21	\$24	12.9%
Total	7165.9	7687.8	7.3%	\$36	\$41	15.4%	\$256	\$317	23.8%	\$229	\$284	24.0%



Prescription Drug Detail*

Annual Trend

	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change
Total	Allowed Amount PMPY	\$1,893	\$2,087 10.3%
	Net Pay PMPY	\$1,784	\$1,970 10.4%
	Out of Pocket PMPY	\$100	\$110 9.5%
	Patients per 1000	801.9	813.7 1.5%
	Allowed Amount per Day Supply	\$4.33	\$4.46 3.1%
	Days Supply PMPY	437.5	467.9 6.9%
Mail Order	Allowed Amount PMPY	\$109	\$106 -2.9%
	Net Pay PMPY	\$101	\$99 -2.1%
	Out of Pocket PMPY	\$7	\$6 -14.5%
	Patients per 1000	60.2	44.4 -26.2%
	Allowed Amount per Day Supply	\$2.37	\$2.64 11.5%
	Days Supply PMPY	45.9	40.0 -12.9%
Retail	Allowed Amount PMPY	\$938	\$985 5.0%
	Net Pay PMPY	\$846	\$884 4.5%
	Out of Pocket PMPY	\$85	\$95 11.3%
	Patients per 1000	797.0	810.5 1.7%
	Allowed Amount per Day Supply	\$2.44	\$2.34 -3.7%
	Days Supply PMPY	384.9	419.9 9.1%
Specialty	Allowed Amount PMPY	\$847	\$997 17.8%
	Net Pay PMPY	\$837	\$987 17.9%
	Out of Pocket PMPY	\$7	\$8 12.3%
	Patients per 1000	35.0	39.8 13.7%
	Allowed Amount per Day Supply	\$126.18	\$123.44 -2.2%
	Days Supply PMPY	6.7	8.1 20.4%

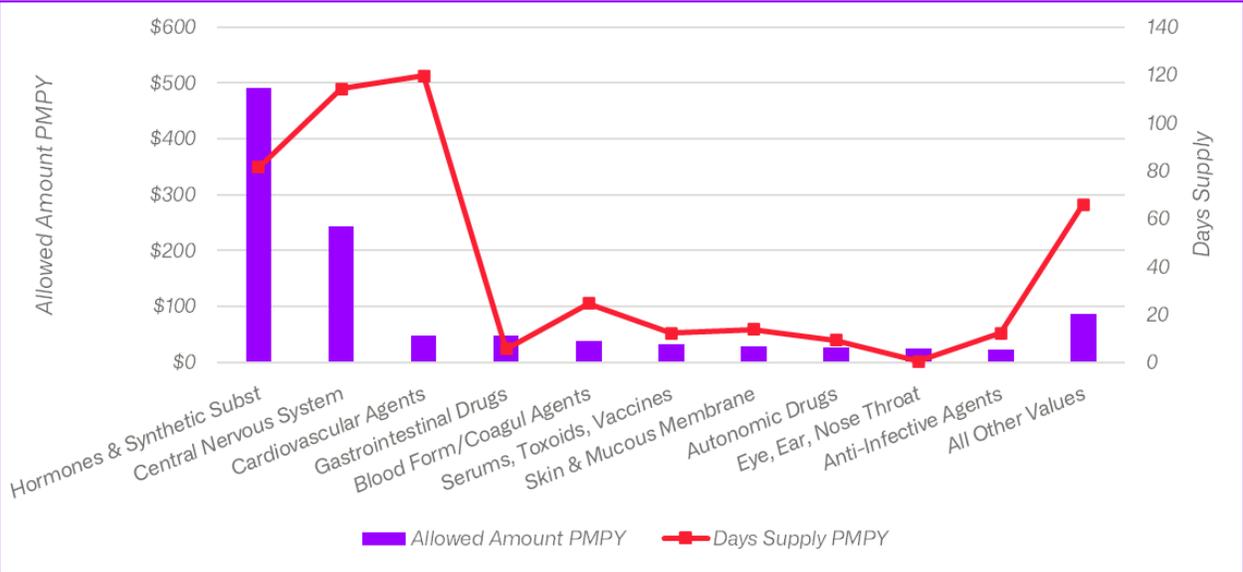


*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

Prescription Drug Detail: Non-Specialty Drugs

Annual Trend

Therapeutic Class	Allowed Amount PMPY			Net Pay PMPY			Allowed Amt per Days Supply			Days Supply PMPY			Generic Efficiency		
	Jun 2021 - Jun 2022 - May 2022	May 2023	% Change	Jun 2021 - Jun 2022 - May 2022	May 2023	% Change	Jun 2021 - Jun 2022 - May 2022	May 2023	% Change	Jun 2021 - Jun 2022 - May 2022	May 2023	% Change	Jun 2021 - Jun 2022 - May 2022	May 2023	% Change
Hormones & Synthetic Subst	\$442	\$490	11.1%	\$415	\$463	11.7%	\$7	\$6	-10.8%	65	82	24.6%	93.2%	93.3%	0.1%
Central Nervous System	\$241	\$243	0.8%	\$215	\$214	-0.3%	\$2	\$2	-1.2%	112	114	2.0%	94.8%	96.6%	1.8%
Cardiovascular Agents	\$56	\$49	-13.7%	\$43	\$36	-17.3%	\$0	\$0	-13.3%	120	120	-0.5%	99.9%	100.0%	0.0%
Blood Form/Coagul Agents	\$45	\$48	6.4%	\$43	\$46	6.4%	\$14	\$8	-41.1%	3	6	80.6%	99.9%	100.0%	0.1%
Gastrointestinal Drugs	\$45	\$38	-15.0%	\$40	\$34	-15.3%	\$2	\$2	-18.3%	24	25	4.0%	99.8%	99.9%	0.1%
Autonomic Drugs	\$33	\$33	-0.1%	\$29	\$29	-0.9%	\$3	\$3	-4.3%	12	12	4.4%	99.9%	99.9%	0.0%
Skin & Mucous Membrane	\$26	\$28	7.8%	\$22	\$23	5.1%	\$2	\$2	-1.4%	13	14	9.4%	99.6%	98.2%	-1.4%
Eye, Ear, Nose Throat	\$36	\$27	-25.8%	\$32	\$23	-29.2%	\$4	\$3	-27.4%	9	9	2.1%	98.6%	98.7%	0.1%
Serums, Toxoids, Vaccines	\$38	\$24	-36.8%	\$38	\$24	-36.9%	\$42	\$55	31.5%	1	0	-52.0%	100.0%	100.0%	0.0%
Anti-Infective Agents	\$22	\$24	8.9%	\$17	\$18	3.6%	\$2	\$2	0.1%	11	12	8.8%	99.9%	100.0%	0.0%
All Other Values	\$62	\$86	38.8%	\$52	\$73	40.1%	\$1	\$1	27.5%	61	66	8.8%	99.6%	99.7%	0.1%
Total	\$1,046	\$1,090	4.2%	\$947	\$983	3.8%	\$2	\$2	-2.4%	431	460	6.7%	97.4%	98.0%	0.6%



Specialty Drug Detail¹

	Allowed Amount			Patients			Allowed Amount per Patient		
	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change	Jun 2021 - May 2022	Jun 2022 - May 2023	% Change
Medical Specialty	\$53,364,824	\$58,838,580	10.3%	3,405	3,450	1.3%	\$15,672	\$17,055	8.8%
Prescription Specialty	\$84,366,826	\$99,677,905	18.1%	3,870	4,420	14.2%	\$21,800	\$22,552	3.4%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$5,110,701	49	\$104,300
J2350	Inject, ocrelizumab, 1 mg	\$3,388,992	49	\$69,163
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$2,547,669	15	\$169,845
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$2,440,237	53	\$46,042
J3380	Inject vedolizumab 1 mg	\$2,105,581	50	\$42,112
J9299	Inject nivolumab 1 mg	\$1,813,184	13	\$139,476
96413	CHEMOTX ADMN IV NFS TQ	\$1,564,042	550	\$2,844
J2323	Injection natalizumab, 1 mg	\$1,408,962	15	\$93,931
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,222,676	307	\$3,983
Q5103	Inj, infliximab-dyyb, inflectra, 10 mg	\$1,209,891	89	\$13,594
Total Top 10		\$21,602,043	1,101	\$19,620
Percent of Overall Total (Medical Specialty)		36.7%	31.9%	

¹Specialty drugs are defined in a Merative service category group and include drugs paid under the prescription benefit and the medical benefit. Although there is no consensus definition, the continuum of drugs included may have the following characteristics: relatively costly (at least \$670 per month for a 30-day supply, according to CMS); often injected or infused; involve a significant degree of patient education, monitoring and management; require special preparation, handling or monitoring; and may be biologically created vs. a chemical compound.

Specialty Drug Detail

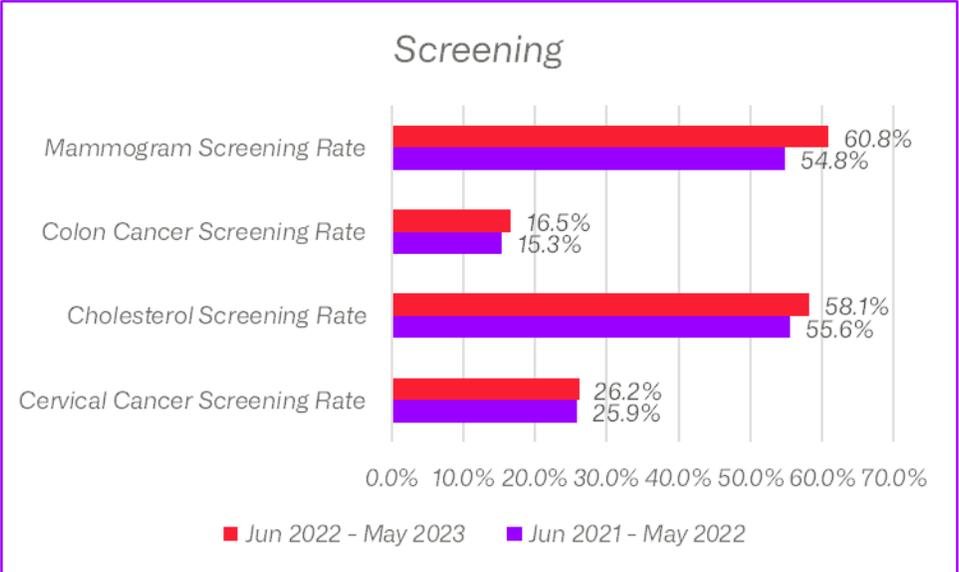
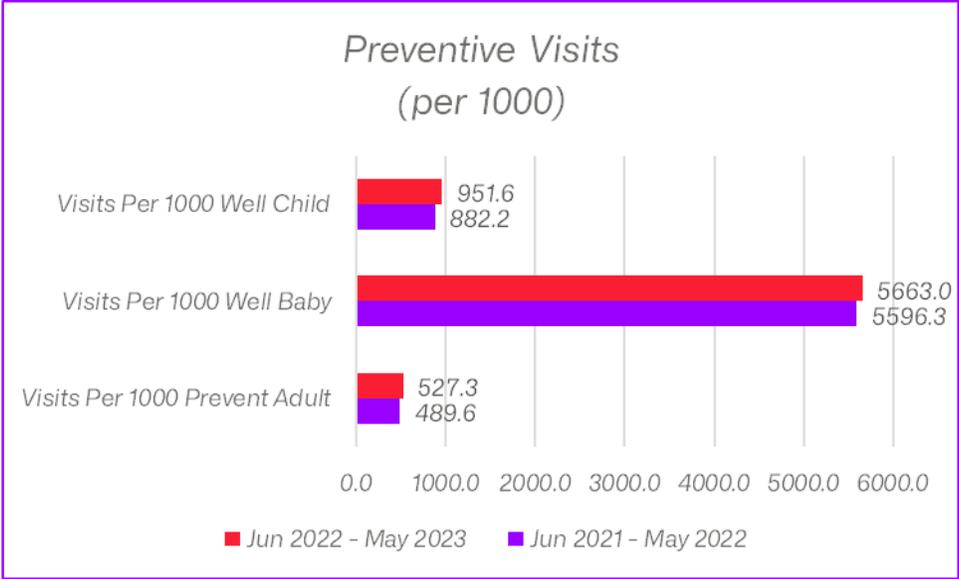
Top 15 Through the Prescription Plan

	Allowed Amount	Patients
HUMIRA	\$13,181,035	219
STELARA	\$7,122,342	75
DUPIXENT	\$5,408,135	217
TREMFYA	\$4,972,997	98
SKYRIZI	\$3,819,640	67
ENBREL	\$2,682,643	60
COSENTYX	\$2,604,363	55
TALTZ	\$2,214,548	42
OTEZLA	\$1,506,462	63
BIKTARVY	\$1,488,413	58
VERZENIO	\$1,463,598	11
SPRYCEL	\$1,335,482	13
TRIKAFTA	\$1,277,587	5
CIMZIA	\$1,163,045	31
RINVOQ	\$1,154,171	32
Total	\$51,394,462	1,046
Percent of Overall Total (Rx Specialty)	51.6%	23.7%

Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Jun 2021 – May 2022	Jun 2022 – May 2023	% Change	Jun 2021 – May 2022	Jun 2022 – May 2023	% Change
Overall						
Patients per 1000 Inpatient	4.4	4.1	-8.8%	1.4	1.4	-3.1%
Pats per 1000 Outpatient	200.3	207.6	3.6%	7.8	8.7	11.1%
Inpatient						
Allow Amt PMPY Adm Acute	\$52	\$52	0.0%	\$23	\$26	12.0%
Net Pay PMPY Adm Acute	\$49	\$49	0.7%	\$22	\$25	12.8%
Allow Amt Per Adm Acute	\$13,568	\$13,300	-2.0%	\$11,645	\$13,920	19.5%
Days LOS Admit Acute	11.0	10.0	-9.2%	9.1	10.4	14.8%
Admits Per 1000 Acute	3.8	3.9	2.0%	2.0	1.9	-6.3%
Outpatient						
Allow Amt PMPY OP Med	\$232	\$255	9.9%	\$22	\$24	32.4%
Net Pay PMPY OP Med	\$215	\$233	8.4%	\$20	\$22	37.7%
Allow Amt Per Svc OP Med	\$101	\$103	1.5%	\$130	\$129	19.7%
Svcs Per 1000 OP Med	2289.6	2477.3	8.2%	166.9	185.4	10.6%

Preventive Visits and Screening Overview

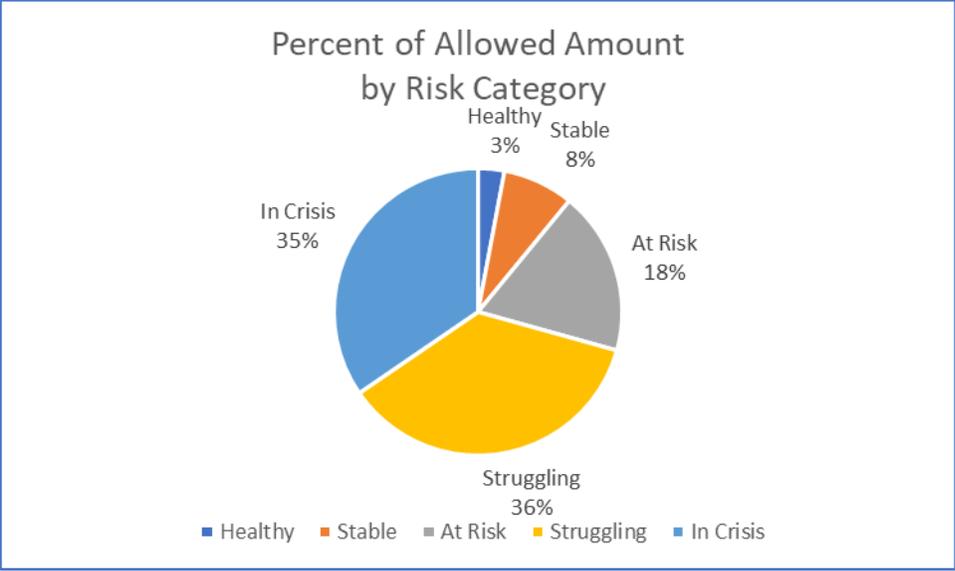
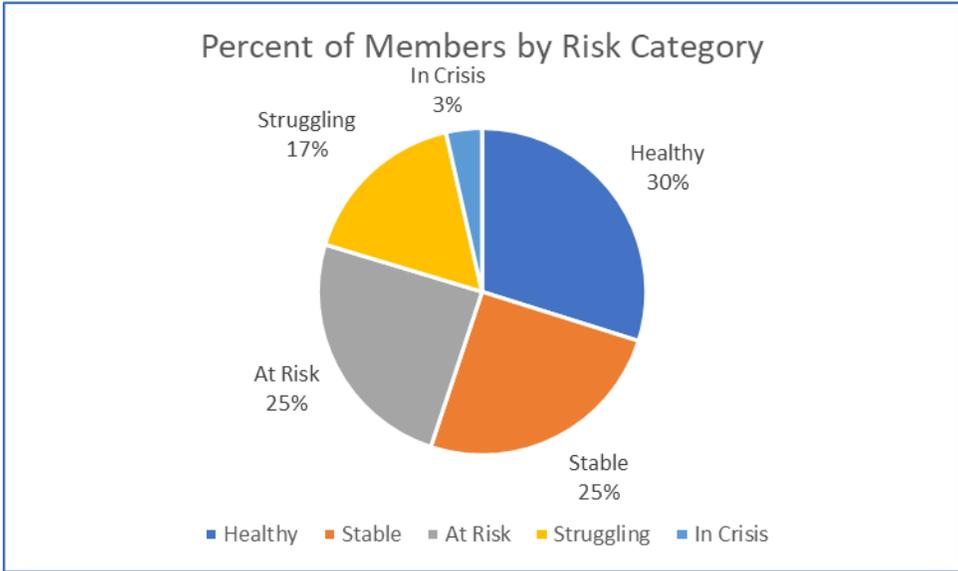


Clinical Overview

Annual Trend: Conditions of Interest	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Jun 2021 – May 2022	Jun 2022 – May 2023	Change	Jun 2021 – May 2022	Jun 2022 – May 2023	Change	Jun 2021 – May 2022	Jun 2022 – May 2023	Change
Asthma	\$25.46	\$29.03	14.0%	32.9	37.3	13.4%	\$697.03	\$699.42	0.3%
Cancer - Breast	\$86.37	\$101.28	17.3%	6.8	7.1	4.7%	\$11,520.45	\$12,880.76	11.8%
Cancer - Colon	\$19.17	\$27.71	44.6%	1.5	1.6	8.5%	\$11,504.87	\$15,305.38	33.0%
Cancer - Lung	\$30.70	\$34.09	11.0%	1.0	1.2	15.4%	\$27,069.90	\$26,010.62	-3.9%
Cancer - Skin	\$23.88	\$30.51	27.7%	26.9	28.0	4.0%	\$798.99	\$979.93	22.6%
Cerebrovascular Disease	\$72.16	\$78.06	8.2%	10.7	11.7	9.8%	\$6,087.89	\$5,988.92	-1.6%
Chronic Obstruc Pulm Dis(COPD)	\$7.75	\$12.78	64.9%	5.2	5.3	3.2%	\$1,349.71	\$2,154.31	59.6%
Congestive Heart Failure	\$9.17	\$23.11	152.0%	3.2	3.2	-1.0%	\$2,588.63	\$6,580.97	154.2%
Coronary Artery Disease	\$95.61	\$102.02	6.7%	14.2	14.5	2.0%	\$6,075.58	\$6,346.33	4.5%
Diabetes	\$90.65	\$102.64	13.2%	85.6	92.5	8.0%	\$953.98	\$998.51	4.7%
Hypertension, Essential	\$59.61	\$75.40	26.5%	116.7	119.2	2.1%	\$460.45	\$569.35	23.7%
Mental Hlth - Depression	\$112.21	\$119.51	6.5%	94.9	95.9	1.1%	\$1,065.93	\$1,121.43	5.2%
Osteoarthritis	\$159.49	\$198.62	24.5%	59.3	62.8	5.8%	\$2,423.60	\$2,847.52	17.5%
Renal Function Failure	\$85.82	\$112.33	30.9%	9.9	10.7	8.3%	\$7,816.69	\$9,435.99	20.7%
Spinal/Back Disord, Low Back	\$177.45	\$183.84	3.6%	93.2	97.2	4.3%	\$1,715.78	\$1,702.64	-0.8%
Pneumonia	\$12.95	\$24.08	85.9%	5.1	7.5	48.8%	\$2,304.77	\$2,876.20	24.8%
Pregnancy	\$302.73	\$303.65	0.3%	26.0	24.9	-4.1%	\$10,491.63	\$10,958.40	4.4%

Risk Profile¹ (Based on FY22 Claims Experience)

	Member Age Avg	Patients	Allowed Amount	Allow Amt PMPY
Healthy	25.0	30,833	\$24,350,267	\$755
Stable	30.8	26,020	\$65,597,910	\$2,679
At Risk	40.6	25,396	\$151,804,552	\$6,436
Struggling	46.2	17,326	\$297,697,274	\$18,486
In Crisis	50.8	3,662	\$284,917,726	\$88,083



¹Definitions for each of the risk category are included on the next slide.

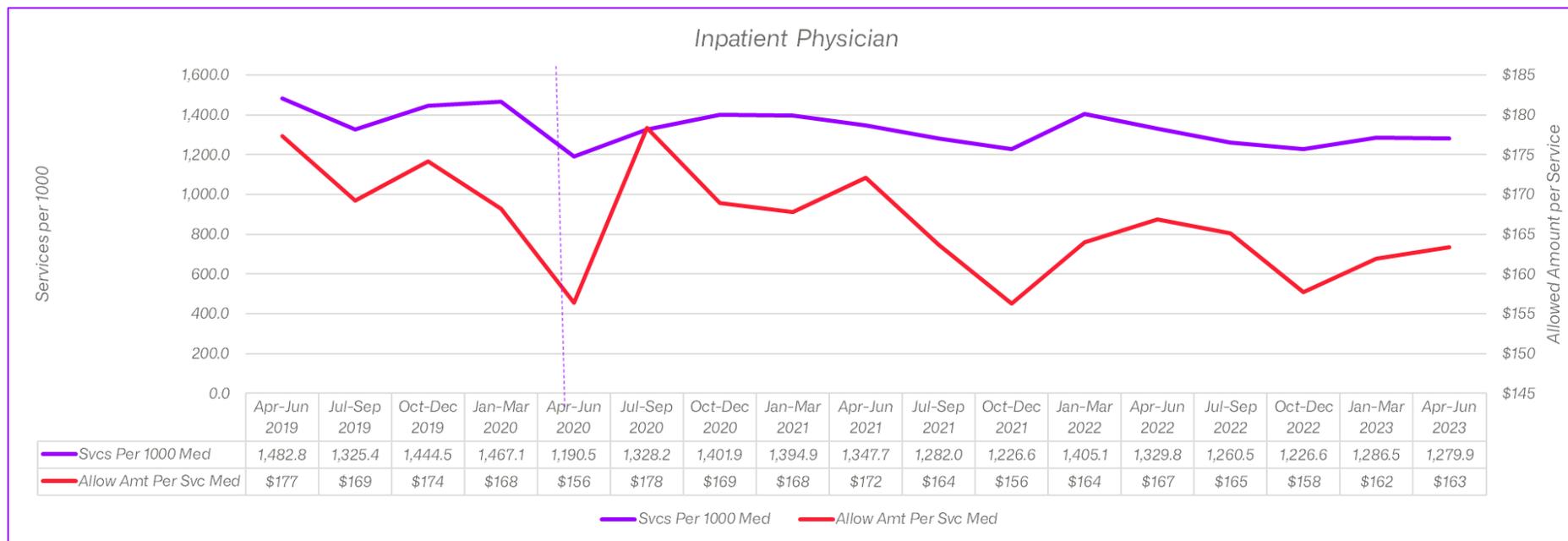
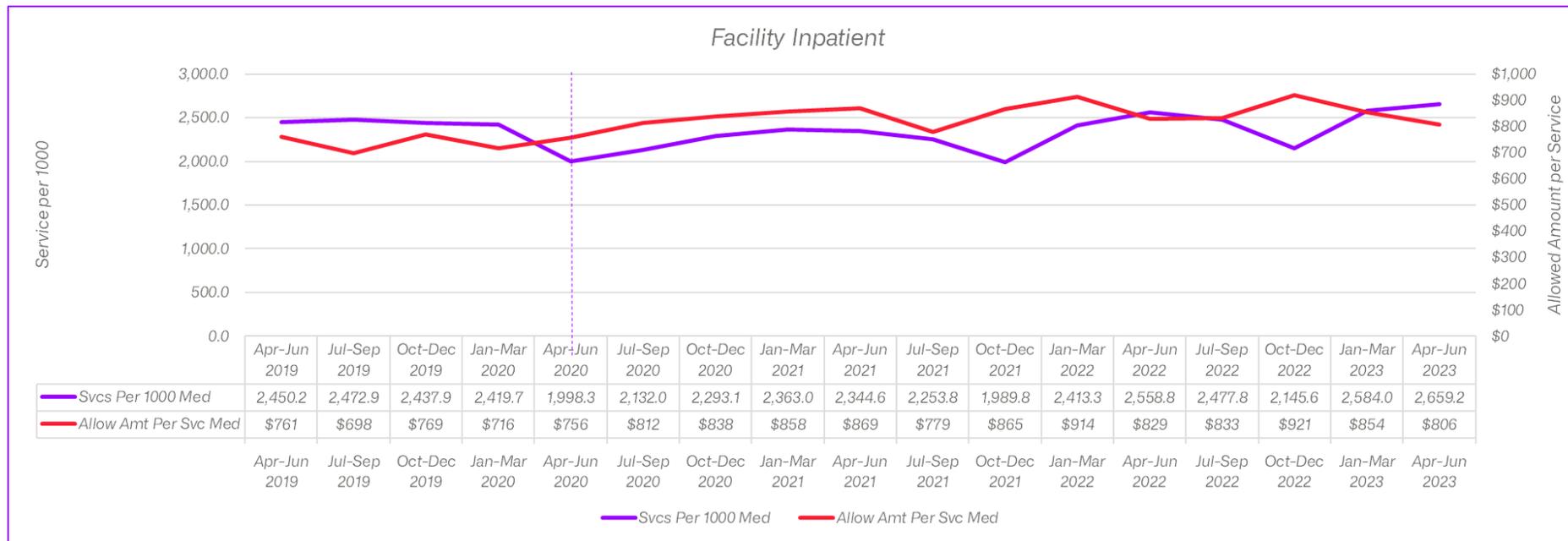
Risk Categories

- **Healthy** represents nearly 50% of the privately insured under-65 U.S. population, who account for less than 5% of total healthcare cost. Most patients in this category are infrequent or non-utilizers of the healthcare system, most often being treated for occasional low severity acute conditions.
- **Stable** represents nearly 25% of the privately insured under-65 U.S. population, who account for 10-15% of total healthcare cost. Most patients in this category are somewhat active utilizers of the healthcare system, most often being treated for low-severity acute conditions.
- **At Risk** represents between 15 and 20% of the privately insured under-65 U.S. population, who account for 20-25% of total healthcare cost. Most patients in this category are active utilizers of the healthcare system, most often being treated for multiple medium-severity acute conditions and/or low-severity chronic conditions.
- **Struggling** represents between 5 and 10% of the privately insured under-65 U.S. population, who account for 25-30% of total healthcare cost. Most patients in this category are heavy utilizers of the healthcare system, most often being treated for multiple high-severity acute conditions and/or medium-severity chronic conditions.
- **In-Crisis** represents the top 2% of the privately insured under-65 U.S. population, who account for approximately 30% of total healthcare cost. Most patients in this category are heavy utilizers of the healthcare system, most often being treated for multiple severe acute and/or chronic conditions.

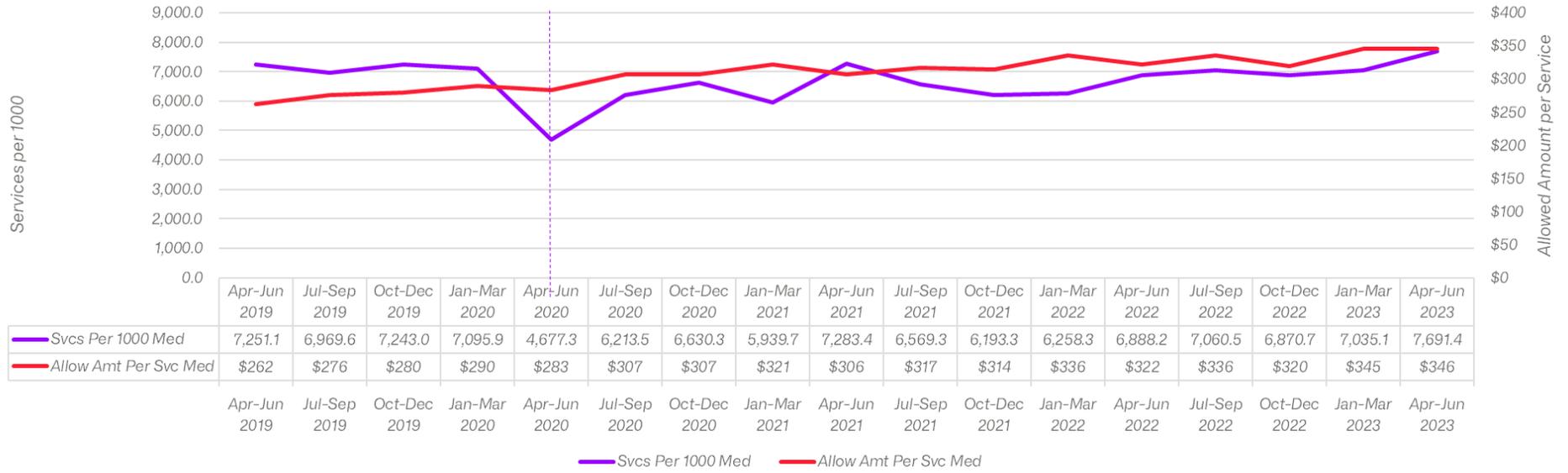


Price and Utilization by Service Category Group

April 2019 – June 2023



Facility Outpatient



Outpatient Physician

